

WORKSHEET 1—ASSESSING EVERYDAY RISKS

Try to assess the risks below. How severe (bad) could the harm be? Rate the severity of the harm (what is the worst that could happen) from 1 (low, mildly unpleasant) to 10 (high, death and destruction). How likely is it to happen? Rate the likelihood the same way, from 1 (low, extremely unlikely) to 10 (high, almost certain). (Of course, you will have to guess.) Then multiply those figures together to get a “risk index” for each activity. Do you think the risk is worth taking?

Risky Activity	> A = Severity of Potential Harm	> B = Likelihood of a Harmful Outcome	> A x B = Risk Index	> Worth it? Y or N
	1 = mildly unpleasant	1 = extremely unlikely		
	10 = death/destruction	10 = almost certain		

• Skating without knee pads				
• Walking on a busy railroad bridge				
• Going on a roller-coaster ride				
• Not studying for a test				
• Riding in a car				
• Playing football without a helmet				
• Sleeping late, resulting in a “bad hair day”				
• Climbing a high tree or ladder				
• Walking at night on a busy freeway				
• Bungee jumping				
• Running a red light on a bike				

Did the risks you thought were worth taking have a lower risk index than those you thought were not worth taking? In which cases was that not true? What is it about those risky activities that makes them worth taking?